

Information to identify the case:

Debtor 1	<u>Praveen K. Andapally</u>	Social Security number or ITIN	xxx-xx-7413
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	21-14926-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Praveen K. Andapally

1/25/23

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Praveen K. Andapally
Debtor

Case No. 21-14926-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jan 25, 2023

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 27, 2023:

Recip ID	Recipient Name and Address
db	+ Praveen K. Andapally, 6 Richard Road, Edison, NJ 08820-3028
cr	+ Green Hollow Condominium Association, Inc., McGovern Legal Services LLC, 850 Carolier Lane, North Brunswick, NJ 08902-3312
r	+ Realty Mark Platinum, 1430 Oak Tree Rd, Ste 7, Iselin, NJ 08830-1660
519312477	+ Cornerstone Enterprises, Inc., 1 Cathar Court, Ledgewood, NJ 07852-2313
519238069	+ Green Hollow Condominium Association, In, c/o McGovern Legal Services LLC, 850 Carolier Lane, North Brunswick, NJ 08902-3312
519238070	#+ Raghupathi Subramanian, 310 Green Hollow Drive, Iselin, NJ 08830-2922
519238071	+ Vijaya Andapally, 6 Richard Road, Edison, NJ 08820-3028
519238075	+ Wells Fargo Bank N.A., c/o Peretore & Peratore PC, 191 Woodport Road #207B, Sparta, NJ 07871-2641
519284107	Wilmington Savings Fund Society, FSB, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 25 2023 20:48:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 25 2023 20:48:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	^ MEBN	Jan 25 2023 20:47:03	Fay Servicing, LLC as servicer for U.S. Bank Natio, Friedman Vartolo LLP, 1325 Franklin Ave, Suite 160, Garden City, NY 11530-1631
lm	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jan 25 2023 20:48:00	MEB Loan Trust, POB 65250, Salt Lake City, UT 84165-0250
519238067	^ MEBN	Jan 25 2023 20:47:04	Bank of America, c/o KML Law Group, PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
519238068	+ Email/Text: BKBCNMAIL@carringtonms.com	Jan 25 2023 20:47:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806-5948
519293709	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jan 25 2023 20:48:00	MEB Loan Trust IV, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City UT 84165-0250
519312478	Email/Text: Bankruptcy.Notices@pnc.com	Jan 25 2023 20:47:00	PNC Bank, N.A., 2730 Liberty Avenue, Pittsburgh, PA 15220

TOTAL: 8

BYPASSED RECIPIENTS

District/off: 0312-3

User: admin

Page 2 of 2

Date Rcvd: Jan 25, 2023

Form ID: 3180W

Total Noticed: 17

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519238076		Wilmington Savings Fund FSB, c/o Fay Servicing LLC, 901 S. 2nd Street, Suite 201
519238072	*+	Vijaya Andapally, 6 Richard Road, Edison, NJ 08820-3028
519238073	*+	Vijaya Andapally, 6 Richard Road, Edison, NJ 08820-3028
519238074	*+	Vijaya Andapally, 6 Richard Road, Edison, NJ 08820-3028

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 27, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 25, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor MEB Loan Trust IV dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Eugene D. Roth	on behalf of Debtor Praveen K. Andapally erothesq@gmail.com
Jonathan C. Schwalb	on behalf of Creditor Fay Servicing LLC as servicer for U.S. Bank National Association, not in its individual capacity but solely in its capacity as Trustee of CIM Trust 2020-R4 bankruptcy@friedmanvartolo.com, jschwalb@ecf.courtdrive.com
Kyle Anthony Livingstone	on behalf of Creditor Green Hollow Condominium Association Inc. livingstone@methwerb.com
Maria Cozzini	on behalf of Creditor CARRINGTON MORTGAGE SERVICES LLC mcozzini@sternlav.com
Melissa N. Licker	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely in its capacity as Trustee of CIM Trust 2020-R4 mlicker@hillwallack.com, HWBKnewyork@ecf.courtdrive.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William H Brosha	on behalf of Creditor Green Hollow Condominium Association Inc. collections@theassociationlawyers.com

TOTAL: 10